

Testimony of

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Select Committee on Aging  
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Thank you for this opportunity to comment on a number of bills that are before you today.

As you know, the Connecticut Commission on Aging (CoA) is a nonpartisan state agency that is part of the legislative branch of government. We are devoted to preparing our state for a burgeoning aging population while promoting policies that enhance the lives of the present and future generations of older adults. For sixteen years, the Commission has served as an effective leader in statewide efforts to promote choice, independence and dignity for Connecticut's older adults and persons with disabilities. We have been most pleased to work in partnership with this Committee on many important initiatives over the years.

**Senate Bill 172: An Act Establishing a Property Tax Freeze for Certain Elderly Homeowners**  
*~CoA Comments*

In 2007, the Commission, with the support of this committee, completed and published a report entitled "Property Tax Relief for Older Adults: A Profile of Connecticut's Local Programs." The highly sought-after report inventories existing local property tax relief programs, summarizes the findings and recommends six improvements designed to move our state towards greater information sharing and education.

The Commission encourages this Committee to consider these recommendations when considering modifications to or expansions of current programs:

- Information about existing state and local programs should be included in annual property tax bills, in language that is easy to read and to understand;
- The state should collect information about property tax relief programs annually and make this information available to the public;
- Local elected officials and assessors should have access to more information to help them make decisions about property tax relief programs and options for implementing revaluation;
- Property tax relief programs should be provided in an equitable manner to low and moderate income households;

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- The state should examine the possibility of combining or streamlining existing property tax relief programs to achieve efficiency and for ease of use by residents; and,
- Existing programs and their use should be considered as part of comprehensive tax reform.

The property tax relief report is available on our website, at [www.cga.ct.gov/coa](http://www.cga.ct.gov/coa), and hard copies can be provided as requested. We would be happy to work with you to craft legislation that supports the recommendations of this report.

### **Senate Bill 322: An Act Concerning Long-Term Care Policies Under the Connecticut Partnership for Long-Term Care**

*~CoA Opposes*

Connecticut's long-term care system is frequently cited as being over-reliant on public sources of payment, such as Medicaid, and under-reliant on private sources. Indeed, Medicaid is the primary payer for long-term care in our state, costing state taxpayers over \$2.4 billion annually. The high use of Medicaid is directly tied to restrictions on Medicare and private insurance for long-term care, as well as individuals' lack of planning for their own future needs (as indicated by the Long-Term Care Needs Assessment).

One recommendation of the state's 2010 Long-Term Care Plan is to increase the proportion of long-term care that is paid for with private resources to 25% by 2025. National estimates are that about 7% of long-term care costs are currently paid for with private resources.

In Connecticut, a unique alliance between state government and the insurance industry is the Connecticut Partnership for Long-Term Care. As of December, 2008 over 50,000 long-term care insurance policies had been sold through this Partnership—saving the state an estimated \$8 million in Medicaid costs to date.

The proposal before you, while well-intentioned, could endanger the Partnership in two ways. First, by requiring that insurance companies that stop offering new policies in Connecticut endeavor to sell those policies to other companies, consumers could be given a false sense of protection. It is important to note that, even when companies stop offering new policies, they still honor existing policies.

Secondly, the legislation proposes community-rating for Partnership policies, which could have the opposite effect as intended. Specifically, while community rating would lead to lower rates for older individuals, it would necessarily lead to increased rates for younger, healthier individuals. These higher rates could disincent these younger individuals from buying policies, removing them from the risk pool—and thereby likely increasing rates for everyone left.

We urge reconsideration of this proposal.

### **House Bill 5277: An Act Concerning Funding for Adult Day Care Centers**

*~CoA Supports*

This proposal increases rates paid to adult day centers under our Medicaid program, a priority established by the Legislature last year in the budget for fiscal years 2010 and 2011.

The Connecticut Commission on Aging supports this bill as a smart investment in our home- and community-based infrastructure. Adult Day Centers are a critical component to “rebalancing,” a movement that seeks to keep individuals in their homes and communities whenever possible.

Connecticut's Long-Term Care Needs Assessment, completed in 2007, found that 80% of respondents wanted to remain in their homes as they age. Many are able to do so with both “formal” and

“informal” care. “Formal” care includes that provided by home care providers (sometimes through public programs, such as the CT Home Care Program for Elders), nutrition, transportation, visiting nurse care and other supports.

The bulk of care, however, is provided “informally,” by spouses, neighbors, children and friends. In fact, estimates are that over 500,000 Nutmeggers provide informal care to at least one adult, an economic value to our state of \$4.9 billion. As rewarding as providing this care is, it is also physically and mentally exhausting.

Adult day centers provide needed respite for these informal caregivers, while also providing valuable socialization and recreation to adults with long-term care needs. Like other private providers, adult day centers rely heavily on state Medicaid dollars for their continued success. One of the most cost-effective options for care, adult day centers cost Medicaid less than \$65/day, compared with an average nursing home rate of over \$215/day.

Moreover, rate increases for a wide variety of providers and services are needed to ensure a robust home- and community-based network of services, a critical component of rebalancing efforts, such as the Money Follows the Person program. Individuals with long-term care needs cannot flourish in their communities unless they are able to access the services that they need.

The Commission thanks the Committee for its support of adult day centers and other efforts to help provide choice, dignity and independence for older adults and persons with disabilities. Recognizing the difficult financial climate, we hope this Committee can reaffirm its support for this rate increase as a priority for our state.

**House Bill 5278: An Act Concerning Senior Centers and the Freedom of Information Act**  
*~CoA Supports*

The Commission on Aging thanks the Committee for bringing this proposal forward this session. As you know, the Freedom of Information Act (CGS §1-210) requires the disclosure of most public records in the state. A number of exemptions currently exist, for example, to protect names and identifying information for participants in school programs, as well as municipal parks and recreation programs. However, it is currently unclear whether senior center information falls under this law.

Why exempt senior center member information? Imagine you are a financial scam artist looking for victims. Why go through the phone book or voter rolls, when you might be able to get a list of older adults in a given town, as well as their addresses. The Commission on Aging requests that this protection be added so that individuals can attend senior center programs without the fear of future solicitation or other questionable contacts.

As an additional clarifying note, we would request that you add phone numbers and email addresses as exemptions as well, in the current proposal.

Thank you for your time and for your leadership on these issues.

